

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

3C714 U.S. PTO  
10/03/02  
12/28/01

In Re the Application of: )

PURCELL, JR. )

Serial No.: Not Yet Assigned )

Filed: Herewith )

For: "METHOD AND APPARATUS FOR  
OPTIMIZING INVESTMENT  
PORTFOLIO PLANS FOR LONG-  
TERM FINANCIAL PLANS AND  
GOALS"

INFORMATION DISCLOSURE  
STATEMENT

EXPRESS MAIL:

ET 786 55904505

#2

S. G. H.  
2/21/02

Commissioner of Patents

Washington, D.C. 20231

Dear Sir:

Pursuant to Applicant's duty of disclosure under 37 CFR § 1.56 and 37 CFR §§ 1.97-1.98, Applicant hereby provides a copy of each of the documents identified on the enclosed PTO Form 1449, although Applicant does not admit that any of such documents, alone or in any combination, are considered to be material to patentability as defined in 37 CFR § 1.56(b). Moreover, the inclusion of these documents is not to be construed as an admission by Applicant that each such document is prior art as to the above-identified patent application.

Respectfully submitted,

By: \_\_\_\_\_

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303/494-0399

Date: December 12, 2001

Field of Search . . . 705/36

## Referances Cited

### U.S. PATENT DOCUMENTS

5,884,287 3/1999 Edesess.....705/36

6,021,397 2/2000 Jones et al.....705/36

### OTHER PUBLICATIONS

Rubinstein, Mark, "Chronological Annotated Bibliography (in progress)" of technical publications  
in investment theory, December, 2001

Mayo, Herbert B., Investments, 6th Edition, Dryden/Harcourt, 2000, used at College for  
Financial Planning, Chapter 7 and excerpt from Chapter 8.

SunGard Expert Solutions (formerly Frontier Analytics), AllocationMaster software product for  
financial planning advisors, Product Tour on web at [www.frontieranalytics.com](http://www.frontieranalytics.com), December 2001.

FORM PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)	DOCKET NO.	SERIAL NO. Not Yet Assigned
	APPLICANT PURCELL, JR.	
	FILING DATE December 28, 2001	GROUP ART

JCT 14 U.S. PTO  
 12/28/01  
 12/03/02

## U.S. PATENT DOCUMENTS

*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	FILING DATE IF APPROP
	1	5,884,287	3/1999	Edesess	705	38	
	2	6,021,397	2/2000	Jones et al.	705	38	

## FOREIGN PATENT DOCUMENTS

		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUB CLASS	TRANSLATION	
							YES	NO

## OTHER ART (Including Author, Title, Date, Pertinent Pages, etc.)

	3	Mayo, Herbert B., Investments, 6th Edition, Dryden/Harcourt, 2000, used at College for Financial Planning. Chapter 7 and excerpt from Chapter 8
	4	Rubinstein, Mark, "Chronological Annotated Bibliography (in progress)" of technical publications in investment theory, December 2001
	5	SunGard Expert Solutions (formerly Frontier Analytics), AllocationMaster software product for financial planning advisors, product Tour on web at <a href="http://www.frontieranalytics.com">www.frontieranalytics.com</a> , December 2001

EXAMINER	DATE CONSIDERED
*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	